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S2	0	S1 AND (ENTITHEFT OR ENTI(W)THEFT OR ENTITHEFT(W)SYSTEM)
S3	200680	S1 AND (ENABL? OR DISABL?)
S4	14154	S3 AND (LOAN OR AUTO(W)LOAN OR AUTOLOAN OR AUTO(W)MOBIL(W)- LOAN)
S5	8544	S4 AND ( <del>EN</del> FORCE? OR MONITOR? OR CONTROL?)
S6	37	S5 AND IGNITION
S7	32	RD (unique items)
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S1	2289005	VEHICAL OR ENABL? OR DISABL?
S2	483	S1 AND LOAN(W) PAYMENT
S3	446	S2 NOT PY>1999
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S7	22427	S1 AND LOAN AND PAYMENT
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S9	5696	S8 AND PAYMENT
S10	133	S2 AND CODE?
S11	0	S1 AND VEHICAL(W) ENABLING
S12	0	S1 AND VEHICAL(W) DISABL?
S13	0	S1 AND DISABL?(W) VEHICAL

S14	342	S1 AND AR(W) PAYMENT?
S15	320	S14 NO PY>1999
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S18	1	S17 AND CIRCUIT(W) BREAKER

HELP ?

## Big Players Are Jumping Into the Risky Loan Business

New York Times; New York; Dec 13, 1997; Timothy L. O'Brien;

Edition: Late Edition (East Coast)  
Column Name: Lowering the Credit Fence  
Section: D  
UMI Publication No.: 00326004  
04838994  
Start Page: 1  
Column Number: 02  
Page Count: 0  
Text Word Count: 1833  
Document Type: News  
Source Type: NEWSPAPER  
ISSN: 03624331  
Subject Terms: Nonconforming loans  
Mortgages  
Credit risk  
Nonconforming loans  
Mortgages  
Credit risk

UMI Article Re. No.: NYT-2631-75

UMI Journal Code: NYT

### Abstract:

*Big lenders like Chase Manhattan, Norwest, Nationsbank, General Electric, Keycorp, Countrywide Credit Industries and others are expanding their lending to "subprime" borrowers, as they are known in the trade. Other companies long involved in the industry, like Household International, are broadening their reach.*

*Subprime borrowers, in contrast to those considered prime-lending prospects, generally include people with poor credit histories -- or no credit history at all. A large number appear to be low-income, inner-city minority residents. Others with more substantial incomes may patronize subprime lenders and **pay** their higher interest rates because they have suffered a recent financial calamity.*

*The market is so fragmented that there is little comprehensive information available about it. The Office of the Comptroller of the Currency, which regulates and charters national banks, said it had no data because big banks had just begun to make their push into the market, which, confusingly, has nothing to do with the so-called prime interest rate that banks **use** as a reference point for many business and personal loans. Subprime **auto** and mortgage lending reached about \$145 billion last year, with 80 percent of that amount mortgages and the rest **auto** loans, lenders and analysts estimate.*

## THE WALL STREET JOURNAL.

**Legal beat: Debtors turn the tables, sue lawyers**

*Wall Street Journal*, New York, May 8, 1996; McMorris, Frances A.

**Edition:** Eastern edition  
**Column Name:** Legal Beat  
**Start Page:** B1  
**ISSN:** 00999660  
**Subject Terms:** Litigation  
Debtors  
Credit collections  
Consumer protection  
Consumer credit  
Litigation  
Debtors  
Credit collections  
Consumer protection  
Consumer credit

**Abstract:**

*A growing number of people who are allegedly **delinquent** on **car loans** and credit-card bills are suing the lawyers who are threatening to sue them. The grounds: Debtors are accusing the lawyers of violating the Fair Debt Collection Practices Act, which was intended to protect consumers from late-night telephone calls, threats of violence and other harassment by collectors.*

**Full Text:**

*Copyright Dow Jones & Company Inc May 8, 1996*

A dunning letter from a lawyer was once enough to get many debtors to pay up.

But a growing number of people who are allegedly delinquent on car loans and credit-card bills are suing the lawyers who are threatening to sue them. The grounds? Debtors are accusing the lawyers of violating the Fair Debt Collection Practices Act, which was intended to protect consumers from late-night telephone calls, threats of violence and other harassment by collection agencies.

Collection lawyers contend that the law isn't clear enough, allowing greedy plaintiffs lawyers to drum up suits over technical violations of the law. But the lawyers who file the suits often hurl the charge of greed right back, saying that collection lawyers sometimes overstate the amounts debtors owe, tack on big fees or threaten lawsuits that they have no intention of filing.

So far, the debtors have had some success in court. A federal judge in California ruled in December that four lawyers acting on behalf of collection agencies violated the act by sending letters threatening legal action -- without intending to sue -- and overstating the amount owed by people who had bounced checks.

And in a proposed class-action suit in Florida, a federal judge ruled that a law firm can be held liable for misrepresenting the amount owed, adding a fee for settling the dispute and failing to include a required warning that the dunning letter is an attempt to collect a debt.

Congress cleared the way for these suits a decade ago, when it changed the 1977 collection-practices act to include lawyers who collect debts. Last year, the Supreme Court ruled that the law covers lawyers involved in litigation over consumer debts.

Collection lawyers say such cases often involve technical violations -- like failing to use correct wording in their letters -- that are far from the egregious behavior the law was intended to prevent. Compounding their alarm: Victorious plaintiffs lawyers generally get their fees paid by collection lawyers.

"The original intention of Congress was a very good one, but [the law] is being abused by certain consumer attorneys who don't have their clients in mind," says Donald Kramer, president of the National Association of Retail Collection Attorneys.

Collection attorneys also note that damages and fees in such cases can easily exceed the amount originally in dispute. Under the law, judges and juries can award statutory damages of up to \$1,000, plus damages for emotional distress and damages for egregious behavior, as well as attorneys' fees. What's more, the underlying debt often goes unpaid while the suits are pending.

But lawyers who file the suits defend them, saying debtors are being abused by collection lawyers. "Most people, when they get a letter from an attorney, they're terrified," says Michael Shaw, a Tempe, Ariz., lawyer who primarily represents debtors. Mr. Shaw says that he has at least 15 to 20 cases pending in which collection lawyers have sought more than \$200 to settle disputes over bounced checks of \$15 or less. It's the collection attorneys who "are just raking in the bucks," he says.

Debbie Newman, a plaintiff in the California case, says her claim arose from a dispute over a \$40 check that her ex-husband wrote to a motorcycleparts store. After the check bounced, a debt-collection agency contacted him. He sent the agency a money order, which was never cashed, Ms. Newman says. Instead, she says, lawyers for the agency "just started sending threatening letters," some addressed to her. The collection agency initially sought \$70 for the \$40 payment. Then lawyers from outside firms demanded a "settlement" amount of \$150, tacking on a service charge of \$25 and a "legal notice" charge of \$85.

In the suit, Ms. Newman and the other plaintiffs are seeking to represent all Californians who received letters from the lawyers. If their suit is certified as a class action, they could get as much as \$500,000 in damages.

But the voices of opponents to such suits are growing louder. Sen. Alan Simpson introduced a bill last November to limit both the amount of damages consumers can receive and the fees their lawyers can get. The Federal Trade Commission, which enforces the law, says that applying the act to attorneys involved in litigation is "impractical and unnecessary."

And last month, a federal appeals court in New Orleans ruled a judge or jury has to find that consumers are entitled to actual or punitive damages for fees to be awarded to their lawyers. That requirement, the appeals court said, would force "attorneys to look for more than a technical violation . . . before bringing suit and will deter suits brought only as a means of generating attorneys fees."

The case had been brought by Ruth Johnson, who had defaulted on \$3,500 she owed to a furniture store in Louisiana. She sued Gregory Eaton, a Baton Rouge lawyer who represented the store and had sent her two letters demanding payment. Ms. Johnson claimed in her suit that the letters caused her stress, humiliation and extreme mental anguish.

A federal judge in Baton Rouge found that Mr. Eaton and his legal assistant had violated the law by misrepresenting how much time she had to contest the debt and wording one of the letters so that it looked like a legal settlement, among other things. Last year, a jury awarded Ms. Johnson \$500 in punitive damages to be paid by Mr. Eaton. Her lawyer, Garth Ridge, was awarded \$11,386.56 in fees and costs. The appeals court, however, later ordered Mr. Ridge's fee reduced.

"You literally can't practice and not violate the act," Mr. Eaton says. But he adds that in all letters he now says he is attempting to collect a debt, never says he intends to sue and waits 30 days before suing.

As for his run-in with Ms. Johnson, he says that he was following previous opinion letters issued by the FTC, as well as federal court decisions. "Everything I was doing was right," he says. "Hell, I was president of the [local] bar association."

Credit: Staff Reporter of The Wall Street Journal
















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**HELP ?****Results list**

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At least 50 articles matched your search.

- ☐ 1.   World Watch; *Compiled by Paul J. Deveney*; **Wall Street Journal**, New York; Dec 31, 1997; Eastern edition; pg. 1
- ☐ 2.   REITs Come of Age; The days of 20% returns are over, but there's more variety now--and some bargains, too; *Kathleen Morris in Los Angeles*; **Business Week**, New York; December 29, 1997, Iss. 3559; Industrial/technology edition; pg. 152
- ☐ 3.  Beyond Self-Serve: Robots and Magic Wands; *Laura Koss-Feder*; **New York Times**, New York; Dec 28, 1997; Late Edition (East Coast); pg. 3.9
- ☐ 4.  Borrowing Asia's Troubles; *Louis Uchitelle*; **New York Times**, New York; Dec 28, 1997; Late Edition (East Coast); pg. 4.1
- ☐ 5.    From staples to diamonds: Web superstore opens for business; *Ellen Messmer*; **Network World**, Framingham; Dec 22, 1997; Vol. 14, Iss. 51; pg. 1, 2 pgs
- ☐ 6.  Saddam Hussein's Friends Drop By in Pilgrimage of Support; **New York Times**, New York; Dec 22, 1997; Late Edition (East Coast); pg. A.9
- ☐ 7.   A Yuletide Treat With a Heavenly Twist --- Monks, Nuns Sell Fruitcake, Dispense Comfort; *By Patricia Davis*; **Wall Street Journal**, New York; Dec 22, 1997; Eastern edition; pg. 1
- ☐ 8.  A Wintertime Wonder Tries for a Hat Trick; *Michelle Krebs*; **New York Times**, New York; Dec 21, 1997; Late Edition (East Coast); pg. 12.1
- ☐ 9.  Mexican Hideaway; *Roberta Smith*; **New York Times**, New York; Dec 21, 1997; Late Edition (East Coast); pg. 5.6
- ☐ 10.  Big Players Are Jumping Into the Risky Loan Business; *Timothy L. O'brien*; **New York Times**, New York; Dec 13, 1997; Late Edition (East Coast); pg. D.1

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HELP ?

## CUs Drive Down Delinquency

*Credit Union Magazine*; Madison; Jan 1992; Pels, Mary Ann;

**Volume:** 58  
**Issue:** 1  
**UMI Publication No.:** 00592978  
00341792  
**Start Page:** 20  
**Page Count:** 5  
**Source Type:** PERIODICAL  
**ISSN:** 00111066  
**Subject Terms:** Trends  
Surveys  
Statistical data  
Manycompanies  
Loan losses  
Delinquency  
Credit unions  
**Automobile loans**

Trends  
Statistical data  
Polls & surveys  
Manycompanies  
Loan losses  
Delinquency  
Credit unions  
**Automobile loans**

**Classification Codes:** 9190: *US*  
9140: *Statistical data*  
8120: *Retail banking services*  
3200: *Credit management*

**Geographic Names:** US  
US

**Companies:** S D Warren Federal Credit Union  
Red River Federal Credit Union  
North Island Federal Credit Union  
Illinois Credit Union System  
First Technology Federal Credit Union  
S D Warren Federal Credit Union  
Red River Federal Credit Union  
North Island Federal Credit Union  
Illinois Credit Union System  
First Technology Federal Credit Union

**UMI Journal Code:** CUG

### Abstract:

*Economists are surprised that delinquencies are slipping at a time when the credit crunch has caused a decrease in both automobile lending and loans overall. According to CUNA's Economics and Research Department statistics, credit union (CU) loan-to-savings ratios declined from 73% in 1989 to 65.8% by September 1991, but delinquency ratios were lower in 1991 than in previous*

years. As of June 1991, new-auto loans accounted for 1.01% of CUs' **delinquent** loan dollars outstanding, compared with 1.26% in 1989. Lenders knew an economic slowdown was coming. According to Credit Union magazine's auto loan delinquency survey, 51% of CUs stiffened debt-to-income requirements in 1991. CUs are also becoming more sophisticated at collecting late payments, and education campaigns are helping members negotiate better deals. Used-auto loans are more likely to go **delinquent** than new-auto loans. Thus, many CUs limit liberal financing to late-model used cars.

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1.	<b>PC-Loan 1.0 -- Loan Star States Payments</b>	<input type="checkbox"/>
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58%	COMLINE - <i>Automobiles and Transportation</i> • 04/21/95 • 2 pages (310 words) • <a href="#">SUMMARY</a> Dealers of imported vehicles are reducing their auto loan rates (actual interest rates). Yanase	
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9.	<b>Tokai Bank Offers New Consumer Loan</b>	<input type="checkbox"/>
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 54% AFX - Regulatory News Service • 01/27/98 • 18 pages (4920 words) • SUMMARY  
 Citicorp 20th January
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 NEW YORK, March 31 /PRNewswire/ -- Fitch IBCA assigns its 'AAA' rating to the \$177.8 million mortgage asset-backed pass-through certificates, series 1999-RS1, classes A-I-1 through A-I-3 and A-II issued by Residential Asset Securities Corp.
16. **Money aggregates management: problems and prospects in China's economic transition.** ☐  
 53% Yu, Qiao; Xie, Ping • *Contemporary Economic Policy* • 01/01/99 • 21 pages (5560 words) • SUMMARY  
 Over the past two decades, monetary policy has been a major macro management method of stabilizing the economy in China's market-oriented transition.
17. **UK OFT tells lenders to end dual interest rate schemes for poor creditors** ☐  
 53% AFX-EUROPE • 07/18/97 • 2 pages (420 words) • SUMMARY  
 LONDON (AFX) - Lenders and brokers in the 'non-status' market, which offers mortgages and other secured loans to people with poor credit ratings, have been told to end "oppressive" dual interest rate schemes and "inappropriate" penalties for early settlement by Director General of Fair Trading John Bridgeman.
18. **Dai-Ichi Kangyo Bank - Interim Results - Part One** ☐  
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 51% Hoeschen, Brad • *The Business Journal-Milwaukee* • 04/02/99 • 5 pages (1060 words) • SUMMARY  
 Delinquent loan payments in Wisconsin, unlike neighboring states, rose in every lending category over the past three months, according to the American Bankers Association in Washington, D.C.
22. **Avoiding foreclosure or else.(dealing with mortgage loan defaults)** ☐  
 51% Schulman, Phillip L. • *Mortgage Banking* • 02/01/99 • 10 pages (2800 words) • SUMMARY  
 New, stiff penalties facing FHA lenders for failing to sufficiently weigh alternatives to foreclosure make it more important than ever to leave a loss-mitigation paper trail.
23. **UK's OFT issues new guidelines on non-status lending; warns of tough measures** ☐  
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 LONDON (AFX) - Lenders and brokers in the non-status market must end oppressive dual interest rate schemes and inappropriate penalties for early settlement, John Bridgeman, Director General of Fair Trading, said.
24. **NATIONAL AGRICULTURAL STATISTICS SERVICE: Agricultural income and finance -- Part I of III--Part 1 of 2** ☐  
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 Get a break on your payments so you can manage your other debt,
26. **A lender's guide to lending excellence.** ☐  
 50% Dorfman, Paul M. • *The Journal of Lending & Credit Risk Management* • 12/01/98 • 32 pages (9200 words) • SUMMARY  
 This article describes sound credit standards that those in charge of lending and credit need to understand and implement to achieve good portfolio quality and the profitability that results from good portfolio quality.
27. **Bank of Tokyo - Final Results Cont.- Part 2** ☐  
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 Bank Of Tokyo Mitsubishi Limited 27 May

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 Ocwen Financial juggles many different roles in many different parts of the mortgage arena. It's
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 54% Caroll, James R. • *Mortgage Banking* • 02/01/98 • 10 pages (2560 words) • [SUMMARY](#)  
 Outsourcing might be the best answer to the massive manpower needs in collections when the 30-day delinquent phone calls must be made.
9. **Yahoo! Finance Launches Online Car Financing; Yahoo! Finance to Provide Online Auto Loan Quotes and Auto Loans Through Agreement with debis Financial Services** ☐  
 54% *BUSINESS WIRE* • 05/11/99 • 4 pages (740 words) • [SUMMARY](#)  
 Yahoo! Inc. (Nasdaq: YHOO) today announced the addition of automotive financing capabilities to
10. **STOCKWATCH: Japan auto makers -- 2 (auto loan demand positive for sector)** ☐  
 53% *AFX-ASIA* • 06/17/99 • 2 pages (180 words) • [SUMMARY](#)  
 New Japan Securities analyst Shinji Kitayama said renewed demand in the region for auto loans is the largest positive contributor to the recovery.
11. **CREDIT CARD DELINQUENCIES DECLINE; LENDERS SPECULATE ON CREDIT HEALTH** ☐  
 53% *Credit Risk Management Report* • 03/23/98 • 3 pages (440 words) • [SUMMARY](#)  
 The economy is healthy, lenders are tightening standards and credit card delinquencies are on the decline, the Washington-based American Bankers Association (ABA) reports.
12. **Sagent Enables PeopleFirst.com to Perform Web-Based CRM and Click-Stream Analysis.** ☐  
 53% *Business Wire* • 12/20/99 • 4 pages (880 words) • [SUMMARY](#)  
 Sagent Technology, Inc. (NASDAQ: SGNT), a leading provider of Realtime eBusiness Intelligence

13.	52%	<b><u>Sagent Enables PeopleFirst.com to Perform Web-Based CRM and Click-Stream Analysis.</u></b>	<input type="checkbox"/>
		<i>Business Wire</i> • 12/20/99 • 4 pages (870 words) • <u>SUMMARY</u> Sagent Technology, Inc. (NASDAQ: SGNT), a leading provider of Realtime eBusiness Intelligence	
14.	51%	<b><u>Extranets:Stretching The Net To Boost Efficiency</u></b>	<input type="checkbox"/>
		Joel Maloff • <i>NetGuide</i> • 08/01/97 • 13 pages (3700 words) • <u>SUMMARY</u> Among the newest and hottest Internet buzzwords is "extranets." Usurping the spotlight from their kindred spirit-the intranet-extranets portend the true potential that Internet technologies will bring to business.	
15.	51%	<b><u>Public-private partnerships improve debt collection.</u></b>	<input type="checkbox"/>
		Docketer, Jon • <i>Nation's Cities Weekly</i> • 08/10/98 • 7 pages (1800 words) • <u>SUMMARY</u> Each year in the United States billions of dollars owed to agencies of federal, state and local government go uncollected.	
16.	51%	<b><u>NATIONAL AGRICULTURAL STATISTICS SERVICE: Agricultural income and finance -- Part II of III--Part 1 of 2</u></b>	<input type="checkbox"/>
		<i>M2 Presswire</i> • 03/06/98 • 12 pages (3500 words) • <u>SUMMARY</u> Mergers and consolidations have concentrated FCS lending among a few relatively large associations.	
17.	51%	<b><u>Toyota Finance to Begin Offering Nonrecourse Financing</u></b>	<input type="checkbox"/>
		<i>COMLINE - Automobiles and Transportation</i> • 01/29/92 • 2 pages (210 words) • <u>SUMMARY</u> By the end of the year, Toyota Finance Corp., Toyota Motor Corp.'s (7203) car loan subsidiary located in Tokyo, will begin offering nonrecourse financing, including the purchase of car loan credits from Toyota dealers and guaranteeing customers' loan repayments.	
18.	50%	<b><u>Fitch IBCA Rates Insured Residential Funding Mortgage Transaction - Fitch IBCA -.</u></b>	<input type="checkbox"/>
		<i>PR Newswire</i> • 03/31/99 • 3 pages (570 words) • <u>SUMMARY</u> NEW YORK, March 31 /PRNewswire/ -- Fitch IBCA assigns its 'AAA' rating to the \$177.8 million mortgage asset-backed pass-through certificates, series 1999-RS1, classes A-I-1 through A-I-3 and A-II issued by Residential Asset Securities Corp.	
19.	50%	<b><u>Number of delinquent accounts don't follow industry decline.</u></b>	<input type="checkbox"/>
		Taylor, Claire; Abruscato, Lurdes • <i>Card News</i> • 09/28/98 • 3 pages (470 words) • <u>SUMMARY</u> The good news: Consumer loan delinquencies based on total dollars outstanding declined significantly, including with bank cards, in the second quarter of 1998.	
20.	50%	<b><u>Citicorp - 4th Qtr &amp; Final Rslts Part 1</u></b>	<input type="checkbox"/>
		<i>AFX - Regulatory News Service</i> • 01/27/98 • 18 pages (4920 words) • <u>SUMMARY</u> Citicorp 20th January	
21.	50%	<b><u>Santa Barbara Bank &amp; Trust Introduces a 24-Hour Direct Bank Through New Interactive Web Site.</u></b>	<input type="checkbox"/>
		<i>Business Wire</i> • 05/12/99 • 3 pages (690 words) • <u>SUMMARY</u> Santa Barbara Bank & Trust's new Web site premiered this week, providing customers with a 24-hour direct bank link to key account information and account management options.	
22.	50%	<b><u>C-BASS Joins ALLTEL's Default Services Network As Provider Of Special Servicing.</u></b>	<input type="checkbox"/>
		<i>Business Wire</i> • 10/27/98 • 3 pages (510 words) • <u>SUMMARY</u> NEW YORK--(BUSINESS WIRE)--October 27, 1998--C-BASS, a recognized leader in loss mitigation solutions, today announced that it has joined the ALLTEL Default Services Network.	
23.	49%	<b><u>NB Commercial Mortgage Pass-Through Certificates Series FSI \$4.56 Million Affirmed by Fitch IBCA - Fitch IBCA -.</u></b>	<input type="checkbox"/>
		<i>PR Newswire</i> • 10/23/98 • 3 pages (450 words) • <u>SUMMARY</u> NEW YORK, Oct. 23 /PRNewswire/ -- Fitch IBCA affirms NB's commercial mortgage pass-through	
24.	49%	<b><u>NATIONAL AGRICULTURAL STATISTICS SERVICE: Agricultural income and finance -- Part I of III--Part 1 of 2</u></b>	<input type="checkbox"/>
		<i>M2 Presswire</i> • 03/06/98 • 12 pages (3700 words) • <u>SUMMARY</u> Financial institutions serving agriculture continued to experience improved conditions in 1997, and further gains are expected in 1998.	

25. 49%	<b>****First-Ever Online Auction Of Tax-Delinquent Property 12/02/99.(Industry Trend or Event)</b> <input type="checkbox"/>
	Fridman, Sherman • <i>Newsbytes PM</i> • 12/02/99 • 3 pages (610 words) • <a href="#">SUMMARY</a> RIVERSIDE, CALIFORNIA, U.S.A., 1999 DEC 2 (NB) The first-ever online auction of tax-delinquent properties will be conducted Riverside County, California, according to Paul McDonnell, the county's Treasurer-Tax Collector.
26. 49%	<b>Bay View First Quarter EPS Up 54% Over Prior Year</b> <input type="checkbox"/>
	<i>BUSINESS WIRE</i> • 04/14/99 • 39 pages (10910 words) • <a href="#">SUMMARY</a> FIRST QUARTER 1999 HIGHLIGHTS SEE COMPLETE RESULTS BELOW Bay View Capital Corporation (the "Company") today reported: -- Net income of \$7.1 million, or \$0.37 per diluted share, for the first quarter of 1999, as compared with \$7.4 million, or \$0.38 per diluted share, for the fourth quarter of 1998 and \$5.1 million, or \$0.24 per diluted share, for the first quarter of 1998.
27. 49%	<b>Money Store closes auto division, lays off 400. (Money Store Inc)</b> <input type="checkbox"/>
	Anderson, Mark • <i>Sacramento Business Journal</i> • 01/30/98 • 4 pages (1100 words) • <a href="#">SUMMARY</a> The Money Store Inc. closed its ailing auto finance division yesterday and laid off 400
28. 48%	<b>In an attempt to end the disintermediation of providing automobile loans, Chrome Data Corp. has launched a business-to-business, members-only digital automotive network.</b> <input type="checkbox"/>
	<i>Bank Technology News</i> • 03/01/99 • 3 pages (670 words) • <a href="#">SUMMARY</a> The network will enable banks to offer detailed automobile information to consumers through their own branded site and, consequently, a greater opportunity to secure a loan.
29. 48%	<b>Loan delinquency rates keep rising.</b> <input type="checkbox"/>
	Hoeschen, Brad • <i>The Business Journal-Milwaukee</i> • 04/02/99 • 5 pages (1110 words) • <a href="#">SUMMARY</a> Delinquent loan payments in Wisconsin, unlike neighboring states, rose in every lending category over the past three months, according to the American Bankers Association in Washington, D.C.
30. 48%	<b>LendingTree and arcsystems.com to Offer Automated Underwriting to Network of Lenders Via the Internet.</b> <input type="checkbox"/>
	<i>PR Newswire</i> • 07/19/99 • 3 pages (600 words) • <a href="#">SUMMARY</a> AUSTIN, Texas, July 19 /PRNewswire/ -- arcsystems.com, formerly ARC Systems, the custom software developer of the Internet-based LT2k(TM) automated underwriting system, today announced an agreement with LendingTree, Inc., the online loan marketplace that connects consumers to a network of lenders who compete for their business.
31. 48%	<b>Money Store sued over crash course in auto loans.(Credit Recovery Systems Inc.'s lawsuit against The Money Store and First Union Corp.): Money Store sued over crash course in auto loans.(Credit Recovery Systems Inc.'s lawsuit against The Money Store and F</b> <input type="checkbox"/>
	Anderson, Mark • <i>Sacramento Business Journal</i> • 08/13/99 • 3 pages (610 words) • <a href="#">SUMMARY</a> The Money Store and its parent company, First Union Corp., are being sued for \$1.2 million over The Money Store's unsuccessful three-year foray into the auto loan business.
32. 48%	<b>Surging securitization.</b> <input type="checkbox"/>
	Peterson, James R. • <i>ABA Banking Journal</i> • 05/01/99 • 6 pages (1600 words) • <a href="#">SUMMARY</a> Just a few years ago, critics viewed banks as economically irrelevant. Some still do, citing
33. 48%	<b>People's Bank of California To Use Affinity iDEAL Service for Indirect Automobile Lending.</b> <input type="checkbox"/>
	<i>Business Wire</i> • 04/20/99 • 4 pages (680 words) • <a href="#">SUMMARY</a> Affinity Technology Group, Inc. (NASDAQ:AFFI) today announced that People's Bank of California
34. 48%	<b>Money Store sued over crash course in auto loans.(Credit Recovery Systems Inc.'s lawsuit against The Money Store and First Union Corp.)</b> <input type="checkbox"/>
	Anderson, Mark • <i>Sacramento Business Journal</i> • 08/13/99 • 3 pages (590 words) • <a href="#">SUMMARY</a> The Money Store and its parent company, First Union Corp., are being sued for \$1.2 million over The Money Store's unsuccessful three-year foray into the auto loan business.
35. 48%	<b>LendingTree, Inc. and CMSI Announce Unique Internet Lending Solution For Automobile Financing.</b> <input type="checkbox"/>
	<i>PR Newswire</i> • 03/01/99 • 5 pages (1200 words) • <a href="#">SUMMARY</a> CHARLOTTE, N.C., and ANNAPOLIS JUNCTION, Md., March 1 /PRNewswire/ -- LendingTree Inc., the online loan center, and Credit Management Solutions, Inc.

36.	<b><u>Auto Importers Reduce Auto Loan Interest Rates to 5.3%</u></b>	<input type="checkbox"/>
48%	<i>COMLINE - Automobiles and Transportation</i> • 08/02/95 • 2 pages (220 words) • <u>SUMMARY</u> Automobile importers have announced that, in response to falling interest rates, they will reduce auto loan interest rates from 5.9% to 5.3%.	
37.	<b><u>INDUSTRY BRIEFS</u></b>	<input type="checkbox"/>
47%	<i>Credit Risk Management Report</i> • 06/29/98 • 3 pages (590 words) • <u>SUMMARY</u> ABA Delinquency Study Results	
38.	<b><u>Impac Mortgage Holdings Inc. Announces a Loss of \$20.6 million for the Third Quarter of 1998 as compared with Earnings of \$7.2 million for the Third Quarter of 1997.</u></b>	<input type="checkbox"/>
47%	<i>Business Wire</i> • 11/06/98 • 13 pages (3260 words) • <u>SUMMARY</u> SANTA ANA HEIGHTS, Calif.--(BUSINESS WIRE)--Nov. 6, 1998--Impac Mortgage Holdings Inc. (the	
39.	<b><u>Measuring The Unknown.(Card issuers venturing into the uncharted waters of the subprime world are finding that many traditional scoring models just don't do the job.)</u></b>	<input type="checkbox"/>
47%	Punch, Linda • <i>Credit Card Management</i> • 05/01/99 • 7 pages (2000 words) • <u>SUMMARY</u> It's the Great Unknown, that pool of subprime cardholders lying just outside the boundaries of the creditworthy.	
40.	<b><u>C-BASS Joins ALLTEL's Default Services Network As Provider Of Special Servicing</u></b>	<input type="checkbox"/>
47%	<i>BUSINESS WIRE</i> • 10/27/98 • 3 pages (590 words) • <u>SUMMARY</u> C-BASS, a recognized leader in loss mitigation solutions, today announced that it has joined the ALLTEL Default Services Network.	
41.	<b><u>AmeriCredit Corp. Announces Record First Quarter Operating Results and its 22nd Consecutive Quarterly Earnings Increase.</u></b>	<input type="checkbox"/>
47%	<i>Business Wire</i> • 10/14/99 • 7 pages (1730 words) • <u>SUMMARY</u> AmeriCredit Corp. (NYSE:ACF) today announced record net income of \$25,324,000, or \$0.35 per	
42.	<b><u>Dime Bancorp Reports Record Quarterly Earnings Paced by 17% Increase in Net Interest Income.</u></b>	<input type="checkbox"/>
47%	<i>Business Wire</i> • 10/20/99 • 19 pages (5170 words) • <u>SUMMARY</u> Dime Bancorp, Inc. (NYSE:DME), parent company of The Dime Savings Bank of New York, FSB, today	
43.	<b><u>OBSERVATIONS: Freddie Mac Develops System To Flag Mortgage Delinquencies</u></b>	<input type="checkbox"/>
47%	<i>Mortgage-Backed Securities Letter</i> • 11/11/96 • 4 pages (720 words) • <u>SUMMARY</u> Continuing its effort to use technology to drive down costs in the primary markets, the Federal Home loan Mortgage Corp.	
44.	<b><u>AmeriCredit Corp. Announces Record First Quarter Operating Results and its 22nd Consecutive Quarterly Earnings Increase</u></b>	<input type="checkbox"/>
47%	<i>BUSINESS WIRE</i> • 10/13/99 • 9 pages (2250 words) • <u>SUMMARY</u> AmeriCredit Corp. (NYSE:ACF) today announced record net income of \$25,324,000, or \$0.35 per	
45.	<b><u>Cars.com and Creditland Bring Automobile Financing Information to Internet Car Shoppers.</u></b>	<input type="checkbox"/>
46%	<i>PR Newswire</i> • 08/20/99 • 4 pages (1000 words) • <u>SUMMARY</u> CHICAGO and SAN FRANCISCO, Aug. 20 /PRNewswire/ -- Cars.com, and Creditland announced today an	
46.	<b><u>/CORRECTION -- Cars.com/.</u></b>	<input type="checkbox"/>
46%	<i>PR Newswire</i> • 08/19/99 • 5 pages (1100 words) • <u>SUMMARY</u> In CGW015, Cars.com and Creditland Bring Automobile Financing Information to Internet Car Shoppers, moved Wednesday, Aug.	
47.	<b><u>Paperless Auto Loans -- Car keys: With the electronic loan system, turnaround time can be reduced from two weeks to one minute.</u></b>	<input type="checkbox"/>
46%	Bruce Caldwell • <i>Information Week</i> • 06/28/96 • 2 pages (270 words) • <u>SUMMARY</u> More than 100 car dealerships will begin submitting loan applications electronically in July to the nation's largest car loan company, Chase Manhattan Automotive Finance Corp., a subsidiary of Chase Manhattan Bank.	
48.	<b><u>The Anatomy Of a Bank Failure.</u></b>	<input type="checkbox"/>
46%	<i>Credit Card News</i> • 02/01/99 • 3 pages (520 words) • <u>SUMMARY</u> A lawsuit filed by the Federal Deposit Insurance Corp. against executives of the defunct BestBank	



49. **CUSOs and Compacts--CUs Find New Ways to Expand Auto Loan Business--Kenneth C. Reed** ☐  
 46% *Credit Union Accountant* • 01/16/95 • 3 pages (550 words) • [SUMMARY](#)  
 The increased volume of automobile loans financed by credit unions has resulted in the use of a money lending liaison, namely a credit union service organization, to act as an agent for a participating automobile dealer and the supervising credit union.
50. **Annapolis National struck by loan mess.(Annapolis National Bancorp Inc.)** ☐  
 46% Glenn, Karen A. • *Baltimore Business Journal* • 06/11/99 • 3 pages (650 words) • [SUMMARY](#)  
 Troubled by several large delinquent loans, Annapolis National Bancorp Inc. took a \$254,000 hit
51. **Santa Barbara Bank & Trust Introduces a 24-Hour Direct Bank Through New Interactive Web Site** ☐  
 46% *BUSINESS WIRE* • 05/12/99 • 4 pages (730 words) • [SUMMARY](#)  
 Santa Barbara Bank & Trust's new Web site premiered this week, providing customers with a 24-hour direct bank link to key account information and account management options.
52. **C-BASS Launches New Corporate Web Site, C-BASS Online.** ☐  
 46% *Business Wire* • 12/15/98 • 3 pages (390 words) • [SUMMARY](#)  
 C-BASS, a recognized leader in loss mitigation for delinquent residential mortgage loans, today announced that it has launched a new corporate Web site.
53. **Car Industry Drives Online -- But is dealer-to-bank link just a small step?** ☐  
 46% Rivka Tadjer • *Information Week* • 10/21/96 • 3 pages (650 words) • [SUMMARY](#)  
 The auto industry is taking another step into electronic commerce by enabling car dealerships to directly access lending banks online.
54. **Charter One 1st Quarter Operating EPS Up 23% to \$.53 Per Share.** ☐  
 46% *PR Newswire* • 04/20/99 • 17 pages (4430 words) • [SUMMARY](#)  
 Highlights for the quarter ended
55. **Impac Mortgage Holdings Inc. Announces a Loss of \$20.6 million for the Third Quarter of 1998 as compared with Earnings of \$7.2 million for the Third Quarter of 1997** ☐  
 46% *BUSINESS WIRE* • 11/06/98 • 13 pages (3390 words) • [SUMMARY](#)  
 Impac Mortgage Holdings Inc. (the "Company" or "IMH", AMEX:IMH), a real estate investment trust
56. **GMAC 'Express Application' Approves Auto Loans in Minutes Using Cardiff TELEform.** ☐  
 46% *PR Newswire* • 05/18/99 • 4 pages (830 words) • [SUMMARY](#)  
 SAN MARCOS, Calif., May 18 /PRNewswire/ -- Cardiff Software, Inc. reported today that "Express
57. **Ambac-Insured Residential Funding Corp Mortgage Transaction Rated by Fitch IBCA.** ☐  
 46% *PR Newswire* • 11/20/98 • 3 pages (480 words) • [SUMMARY](#)  
 NEW YORK, Nov. 20 /PRNewswire/ -- Residential Asset Securities Corp.'s (RASC) \$241.7 million
58. **Cars.Com and Creditland Bring Automobile Financing Information to Internet Car Shoppers.** ☐  
 46% *PR Newswire* • 08/18/99 • 4 pages (1000 words) • [SUMMARY](#)  
 CHICAGO and SAN FRANCISCO, Aug. 18 /PRNewswire/ -- Cars.com, and Creditland announced today an
59. **Sovereign Announces 3rd Quarter Operating Earnings Up 21%.** ☐  
 46% *Business Wire* • 10/22/98 • 9 pages (2230 words) • [SUMMARY](#)  
 WYOMISSING, Pa.--(BUSINESS WIRE)--Oct. 21, 1998--Sovereign Bancorp, Inc. ("Sovereign"),
60. **AUTO LOAN DEFAULTS RISE WHILE LEASE DEALS SHINE** ☐  
 46% *Credit Risk Management Report* • 06/30/97 • 3 pages (650 words) • [SUMMARY](#)  
 Auto loan managers who aren't offering consumers lease arrangements should give it some thought, based on the results of a survey conducted for the Consumer Bankers Association (CBA) in Arlington, Va.
61. **Hispanic adolescent delinquency and the family: a discussion of sociocultural influences.** ☐  
 46% Pabon, Edward • *Adolescence* • 12/01/97 • 21 pages (5760 words) • [SUMMARY](#)  
 The evidence is clear and compelling that Hispanic youth are especially threatened by the rising tide of involvement in delinquent behavior which has so galvanized national and local attention.

62.	<b><u>Analyzing ABS issuers. (asset-backed securities)</u></b>	<input type="checkbox"/>
46%	Dávidson, Steven • <i>America's Community Banker</i> • 12/01/97 • 9 pages (2600 words) • <u>SUMMARY</u> One of the dominant trends in the financial services industry during the 1990s is the explosive growth in the array of asset-backed securities, or ABSs.	
63.	<b><u>/CORRECTION -- CPB Inc./</u></b>	<input type="checkbox"/>
45%	PR Newswire • 11/04/99 • 8 pages (1870 words) • <u>SUMMARY</u> In LATU004, CPB Inc. (Nasdaq: CPBI) Reports Record Third Quarter Earnings, moved Tuesday, Oct.	
64.	<b><u>IBJ to Support Auto Loan Funds for Fuji Heavy's America Operation</u></b>	<input type="checkbox"/>
45%	COMLINE - Tokyo Financial Wire • 06/06/91 • 2 pages (170 words) • <u>SUMMARY</u> The Industrial Bank of Japan (IBJ), and Nissan Motor will start some financial bail-out measures for Fuji Heavy's US auto sales operations in July.	
65.	<b><u>London Bridge - Acquisition</u></b>	<input type="checkbox"/>
45%	AFX - Regulatory News Service • 08/26/98 • 13 pages (3400 words) • <u>SUMMARY</u> London Bridge Software Holdings Plc 26th August	
66.	<b><u>A tactical approach to credit scores.</u></b>	<input type="checkbox"/>
45%	Feshbach, Dan; Schwinn, Pat • <i>Mortgage Banking</i> • 02/01/99 • 9 pages (2600 words) • <u>SUMMARY</u> Servicers can learn much about their portfolios and their operations by seeing how their loans measure up by credit score, loan to value, delinquency rate and geographic market.	
67.	<b><u>Yearning for the bad old days. (impact of the decline of loan delinquencies on Ocwen</u></b>	<input type="checkbox"/>
45%	<b><u>Financial Corp.)(includes related article on the use of high technology in loan handling)</u></b> Gibbs, Lisa • <i>Florida Trend</i> • 11/01/98 • 7 pages (1900 words) • <u>SUMMARY</u> Bad loans are the lifeblood of Ocwen Financial, the biggest buyer of the nation's delinquent mortgages.	
68.	<b><u>Peer relations and Chinese-Canadian delinquency.</u></b>	<input type="checkbox"/>
45%	Wong, Siu Kwong • <i>Journal of Youth and Adolescence</i> • 10/01/98 • 24 pages (6400 words) • <u>SUMMARY</u> Reports of criminal and exploitive activities in North American Chinese communities such as smuggling of illegal immigrants, prostitution, drug dealing and trafficking, extortions, illegal gambling, gangland rivalry, and murder have drawn much academic interest and media attention (sec, for example, Burton et al., 1993; Chin, 1990; Church, 1993; Joe, 1994; Kelly et al., 1993; Liu et al., 1993).	
69.	<b><u>INDUSTRY BRIEFS</u></b>	<input type="checkbox"/>
45%	<i>Credit Risk Management Report</i> • 10/05/98 • 3 pages (540 words) • <u>SUMMARY</u> Freddie Mac To Buy Cendant Division. McLean, Va.-based Freddie Mac agreed to acquire Cendant	
70.	<b><u>Trends and developments in securitisation.</u></b>	<input type="checkbox"/>
45%	Lumpkin, Stephen • <i>Financial Market Trends</i> • 10/01/99 • 50 pages (16000 words) • <u>SUMMARY</u> In normal market parlance, the term "securitisation" has had two primary meanings: Initially, the term was applied to the process of disintermediation, or the substitution of security issues for bank lending.	
71.	<b><u>Fifth Third Bancorp to Launch Auto ABS Program</u></b>	<input type="checkbox"/>
45%	<i>Asset Sales Report</i> • 02/12/96 • 2 pages (360 words) • <u>SUMMARY</u> After filing a shelf registration on January 29, Fifth Third Bancorp plans to issue its first asset-backed deal by the end of the first quarter and anticipates using securitization as a means of funding its auto loan business going forward.	
72.	<b><u>Dime Announces Acquisition to Expand Consumer Lending Business.</u></b>	<input type="checkbox"/>
45%	<i>Business Wire</i> • 04/19/99 • 3 pages (560 words) • <u>SUMMARY</u> Dime Bancorp, Inc. (NYSE:DME) announced today that its wholly owned subsidiary, The Dime Savings	
73.	<b><u>Impac Mortgage Holdings Inc. Announces Earnings Increased 109% to \$11.7 Million</u></b>	<input type="checkbox"/>
45%	<b><u>for the Second Quarter of 1998 as Compared to \$5.6 Million for the Second Quarter of 1997</u></b> <i>BUSINESS WIRE</i> • 07/23/98 • 10 pages (2570 words) • <u>SUMMARY</u> Joseph R. Tomkinson, Chairman and CEO of Impac Mortgage Holdings, Inc. (the "Company" or "IMH")	
74.	<b><u>Auto Loan Rates for Imported Vehicles Drop</u></b>	<input type="checkbox"/>
45%	COMLINE - Automobiles and Transportation • 04/21/95 • 2 pages (310 words) • <u>SUMMARY</u> Dealers of imported vehicles are reducing their auto loan rates (actual interest rates). Yanase	
75.	<b><u>LENDINGTREE INKS DEAL WITH AUTOBYTEL.COM.</u></b>	<input type="checkbox"/>
45%	<i>Financial Net News</i> • 07/26/99 • 2 pages (250 words) • <u>SUMMARY</u> LendingTree has entered a partnership with Autobytel.com to offer auto loans to visitors to Autobytel.com's Web site.	



76. **Money Store Loan Originations Rise Across The Board** ☐  
 45% *Mortgage-Backed Securities Letter* • 02/24/97 • 2 pages (260 words) • [SUMMARY](#)  
 The Money Store Inc. reported that it achieved major increases in loan originations last year for
77. **The contours of default risk.** ☐  
 45% Feshbach, Dan; Focardi, Craig • *Mortgage Banking* • 02/01/98 • 18 pages (4680 words) • [SUMMARY](#)  
 Meaningful delinquency statistics need to be sliced and diced to reveal patterns by loan type, loan-to-value ratio, origination vintage and metro area.
78. **SRL Develops Immune System Cell Protein for Diagnosis of Auto-Immune Disorders** ☐  
 45% *COMLINE - Biotechnology & Pharmaceuticals* • 10/23/97 • 2 pages (180 words) • [SUMMARY](#)  
 SRL, a company involved in the receiving of consignment orders for clinical tests, has succeeded in the high-volume and low-cost production of immune system cell protein using cells from silkworms.
79. **Late Card Payments Show 1st Dip Since '94, ABA Says: ABA says delinquency rates improved on credit card & closed-end consumer loans** ☐  
 45% *American Banker* • 12/19/96 • 4 pages (860 words) • [SUMMARY](#)  
 For the first time in two years, delinquency rates have improved on credit card and closed-end consumer loans, the American Bankers Association said Wednesday.
80. **Twelfth MortgageWare Users' Group Conference Reflects Industry's Commitment to Leveraging Technology for Profitable Growth** ☐  
 45% *BUSINESS WIRE* • 05/26/98 • 5 pages (1010 words) • [SUMMARY](#)  
 Nearly 600 members of the mortgage lending industry, including representatives from the operations, systems and management sides and providers of technology solutions, gathered in Bellevue, Washington earlier this month to talk about how technology can help lenders compete and thrive.
81. **Annapolis National struck by loan mess.(Annapolis National Bancorp Inc.): Annapolis National struck by loan mess.(Annapolis National Bancorp Inc.)** ☐  
 45% Glenn, Karen A. • *Baltimore Business Journal* • 06/11/99 • 3 pages (650 words) • [SUMMARY](#)  
 Troubled by several large delinquent loans, Annapolis National Bancorp Inc. took a \$254,000 hit
82. **Recent developments in home equity lending.(includes related articles on consumer satisfaction survey and estimate of aggregate debt)** ☐  
 45% Canner, Glenn B.; Durkin, Thomas A.; Luckett, Charles A. • *Federal Reserve Bulletin* • 04/01/98 • 32 pages (8690 words) • [SUMMARY](#)  
 Glenn B. Canner, Thomas A. Durkin, and Charles A. Luckett, of the Board's Division of Research
83. **Affinity Takes Automated Loans Out Of The Box** ☐  
 45% *Bank Network News* • 12/11/97 • 4 pages (1000 words) • [SUMMARY](#)  
 Jeff A. Norris, a former Digital Equipment Corp. salesman, built his company on software he
84. **S&P Affirms JP Morgan Commercial Mortgage Finance Series 1997-C5 Ratings.** ☐  
 45% *PR Newswire* • 08/25/99 • 3 pages (590 words) • [SUMMARY](#)  
 NEW YORK, Aug. 25 /PRNewswire/ -- Standard & Poor's today affirmed its ratings on various classes
85. **Ambac-Insured Residential Funding Corp Mortgage Transaction Rated byFitch IBCA.** ☐  
 45% *PR Newswire* • 11/20/98 • 3 pages (490 words) • [SUMMARY](#)  
 NEW YORK, Nov. 20 /PRNewswire/ -- Residential Asset Securities Corp.'s (RASC) \$241.7 million
86. **ONLINE LENDER EYES JUMBO IPO.** ☐  
 45% *Corporate Financing Week* • 08/02/99 • 3 pages (540 words) • [SUMMARY](#)  
 PeopleFirst.com, a San Diego-based provider of auto loans via the Internet, plans to raise \$400 million to \$1 billion via an initial public offering but has not selected investment banks to underwrite the deal.
87. **CarsDirect.com and Bank One Create CD1 Financial.com, Internet-Based Automotive Lender.** ☐  
 44% *Business Wire* • 06/21/99 • 4 pages (830 words) • [SUMMARY](#)  
 In a move aimed at redefining the world of online automotive finance, CarsDirect.com, the first Internet car company, has partnered with Bank One, the nation's fifth largest bank and a major automotive lender, to create CD1 Financial.com, a full service Internet automotive lending and leasing company.
88. **S&P Upgrades Structured Asset Securities' 1996-CFL Certificates.** ☐  
 44% *PR Newswire* • 08/27/99 • 3 pages (640 words) • [SUMMARY](#)  
 NEW YORK, Aug. 27 /PRNewswire/ -- Standard & Poor's today raised its ratings on Structured Asset

89.	<b><u>Fannie Mae, GE Capital Team Up To Streamline Loss Mitigation</u></b>	<input type="checkbox"/>
44%	<i>Mortgage-Backed Securities Letter</i> • 02/17/97 • 3 pages (500 words) • <u>SUMMARY</u> The Federal National Mortgage Association and GE Capital Mortgage Insurance Corp. are teaming up	
90.	<b><u>Fitch Affirms SASCO \$104 Million Multiclass Pass-Thrus 1995-C4 'AAA'- Fitch</u></b>	<input type="checkbox"/>
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91.	<b><u>GetSmart.com Comments On Microsoft's HomeAdvisor</u></b>	<input type="checkbox"/>
44%	<i>BUSINESS WIRE</i> • 07/13/98 • 3 pages (600 words) • <u>SUMMARY</u> Microsoft Corporation today launched a preview version of its HomeAdvisor online real estate service.	
92.	<b><u>FUJITSU: Fujitsu establishes outsourcing joint ve venture with Orient Corporation.</u></b>	<input type="checkbox"/>
44%	<i>M2 Presswire</i> • 09/01/99 • 4 pages (770 words) • <u>SUMMARY</u> Tokyo -- Fujitsu Limited and Orient Corporation (also known as Orico), together with five other companies, agreed today to jointly establish a company to provide outsourcing services focusing on credit systems for Japan's retail credit industry.	
93.	<b><u>Orient Corp. to Establish New Asia/Pacific Auto Loan Base in 1996</u></b>	<input type="checkbox"/>
44%	<i>COMLINE - Tokyo Financial Wire</i> • 07/19/95 • 2 pages (130 words) • <u>SUMMARY</u> Orient Corp. (8585) will establish a second base to handle auto loans in the Asia/Oceania region.	
94.	<b><u>FIData Licenses ARC Systems' Internet-Based Automated Underwriting Technology</u></b>	<input type="checkbox"/>
44%	<b><u>for Instant Loan Approvals.</u></b> <i>PR Newswire</i> • 04/13/99 • 3 pages (560 words) • <u>SUMMARY</u> AUSTIN, Texas, April 13 /PRNewswire/ -- ARC Systems announced that San Antonio-based FIData, Inc.	
95.	<b><u>Dime Announces Acquisition to Expand Consumer Lending Business</u></b>	<input type="checkbox"/>
44%	<i>BUSINESS WIRE</i> • 04/19/99 • 3 pages (630 words) • <u>SUMMARY</u> Dime Bancorp, Inc. (NYSE:DME) announced today that its wholly owned subsidiary, The	
96.	<b><u>Nissan to raise 890 mln usd via securitization of auto loans</u></b>	<input type="checkbox"/>
44%	<i>AFX-EUROPE</i> • 12/14/98 • 1 page (90 words) • <u>SUMMARY</u> TOKYO (AFX) - Nissan Motor Co Ltd said it will raise 890 mln usd via the planned securitization of auto loans held by its U.S.	
97.	<b><u>Citicorp - 2nd Quarter &amp; Interim Results</u></b>	<input type="checkbox"/>
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44%	<b><u>Debt Collectors' Top Concern; Despite Economic Recovery, Being Overextended is</u></b> <b><u>Still No. 1 Excuse</u></b> <i>BUSINESS WIRE</i> • 05/27/98 • 5 pages (1000 words) • <u>SUMMARY</u> Western Union Commercial Services, the nation's leading provider of high value, high quality rapid payment services, today announced the results of a survey about changing consumer attitudes and behavior toward debt payment, and identifying trends in collection efficiency.	
99.	<b><u>HSBC Holdings PLC - Subsidiary Final Results</u></b>	<input type="checkbox"/>
44%	<i>AFX - Regulatory News Service</i> • 02/02/99 • 7 pages (1650 words) • <u>SUMMARY</u> Hsbc Holdings Plc 1st February	
100.	<b><u>APPRO EXPANDS MARKET PRESENCE</u></b>	<input type="checkbox"/>
44%	<i>Credit Risk Management Report</i> • 12/16/96 • 3 pages (530 words) • <u>SUMMARY</u> Appro Systems of Baton Rouge, La., hopes to expand its presence in the credit card, mortgage and auto lending industries through new technology improvements and joint partnership agreements, says Craig Uffman, president and COO of Appro.	

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1. **Reports Citing Anti-Theft Systems Should Not Alarm Heart Patients.** ☐  
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BOCA RATON, Fla.--(BUSINESS WIRE)--November 4, 1998--Cardiac patients should not be alarmed by a case report and a letter to the editor published this week in The New England Journal of Medicine about the possible effects of electronic anti-theft systems on implanted cardioverter defibrillators (ICDs) and pacemakers.
2. **TIRIS(TM) Anti-Theft Immobilizer System Lowers Auto Insurance Rates.** ☐  
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DALLAS, June 23 /PRNewswire/ -- Lowering your auto insurance rates may be as close as your car keys.
3. **IMNI to Market Motorola's Car Anti-Theft System; AutoSmart USA Inc. to Distribute CarGuard through its Automotive Dealer Network** ☐  
63% *BUSINESS WIRE* • 06/25/99 • 5 pages (1030 words) • SUMMARY  
JERSEY CITY, N.J./LONDON--(BUSINESS WIRE)--June 25, 1999--Interactive Multimedia Network Inc., (OTC BB: IMNI) a publicly traded global marketing company specializing in new product introduction utilizing "Interactive Convergence": has announced that it has entered into a distribution agreement covering the United States and the Internet, with Centurion Automotive Electronics of Hertfordshire, England, a producer of technologically superior state of the art electronics.
4. **Reports Citing Anti-Theft Systems Should Not Alarm Heart Patients** ☐  
62% *BUSINESS WIRE* • 11/04/98 • 6 pages (1300 words) • SUMMARY  
Cardiac patients should not be alarmed by a case report and a letter to the editor published this week in The New England Journal of Medicine about the possible effects of electronic anti-theft systems on implanted cardioverter defibrillators (ICDs) and pacemakers.
5. **Hazards for Patients with Cardiac Pacemakers and Defibrillators.** ☐  
60% *Harvard Heart Letter* • 02/01/99 • 5 pages (1200 words) • SUMMARY  
The anecdote reported in the November 5, 1998, New England Journal of Medicine sounds horrifying.
6. **Anti-Theft Security Battery Launched.** ☐  
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This month, Sears Auto Centers and NTB National Tire and Battery stores started selling the DieHard Security battery incorporating anti-theft and power saver functions in place when the battery is installed.
7. **TEXAS INSTRUMENTS: Toyota foils auto theft with TI radio frequency identification technology** ☐  
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Texas Instruments, Northampton, 9 July 1996 - Toyota is the latest major vehicle manufacturer to adopt electronic key tagging to activate vehicle immobilisers, strengthening the case for electronic tagging to counter automobile theft.
8. **Dixon Motors PLC - Interim Results** ☐  
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Dixon Motors Plc 15 September
9. **Dixon Motors PLC - Interim Results - Replacement** ☐  
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Dixon Motors Plc 15 September
10. **Sensormatic Comments on Pacemaker Study.** ☐  
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BOCA RATON, Fla.--(BUSINESS WIRE)--Oct. 30, 1998--In response to media inquiries, Sensormatic
11. **Peripheral Connections Inc. Acquisition of UK Telematix Company** ☐  
53% *BUSINESS WIRE* • 04/15/98 • 3 pages (420 words) • SUMMARY  
The board of directors of Peripheral Connections Inc. (OTC BB:PEPC) Wednesday announced

12.	<b><u>Sensormatic Comments on Pacemaker Study.</u></b>	<input type="checkbox"/>
52%	<i>BUSINESS WIRE</i> • 10/30/98 • 4 pages (900 words) • <a href="#">SUMMARY</a> In response to media inquiries, Sensormatic Electronics Corp. (NYSE:SRM) issued the following	
13.	<b><u>Trafficmaster shares lower after expert says problems with planned new product</u></b>	<input type="checkbox"/>
52%	<i>AFX-UK</i> • 12/29/98 • 2 pages (190 words) • <a href="#">SUMMARY</a> LONDON (AFX) - Shares in Trafficmaster were trading 23-1/2 pence lower at 530 at 4:05 PM, off lows earlier in the session, after the Sunday Times reported that a leading police road-safety adviser said the anti-theft device which the company plans to market could be unsafe.	
14.	<b><u>Reader IC designed to thwart car thieves</u></b>	<input type="checkbox"/>
52%	Unknown • <i>ELECTRONIC ENGINEERING TIMES</i> • 02/06/95 • 2 pages (290 words) • <a href="#">SUMMARY</a> Santa Clara, Calif. _ Telefunken Semiconductors/Temic Group has introduced two devices for	
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19.	<b><u>Sensormatic Comments on FDA Physician Advisory Letter</u></b>	<input type="checkbox"/>
51%	<i>BUSINESS WIRE</i> • 10/09/98 • 3 pages (570 words) • <a href="#">SUMMARY</a> In response to media inquiries, Sensormatic Electronics Corporation (NYSE:SRM) today issued a statement commenting on the U.S.	
20.	<b><u>Auto theft poses global problem</u></b>	<input type="checkbox"/>
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51%	<i>PR Newswire</i> • 08/12/99 • 6 pages (1500 words) • <a href="#">SUMMARY</a> DEARBORN, Mich., Aug. 12 /PRNewswire/ -- It's not your typical small car. As the 1999 European	
22.	<b><u>Sears Introduces Revolutionary New DieHard(R) Battery Engineered to Start A Car</u></b>	<input type="checkbox"/>
51%	<b><u>and Stop a Thief.</u></b> <i>PR Newswire</i> • 12/01/99 • 5 pages (1210 words) • <a href="#">SUMMARY</a> HOFFMAN ESTATES, Ill., Dec. 1 /PRNewswire/ -- Beginning today, consumers can feel safer knowing	
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49%	<b><u>Implanted Medical Devices</u></b> <i>BUSINESS WIRE</i> • 11/11/98 • 3 pages (600 words) • <a href="#">SUMMARY</a> As heart specialists from around the nation gathered in Dallas for the annual meeting of the American Heart Association, Sensormatic Electronics Corporation (NYSE:SRM) issued a statement putting into perspective the widespread media reports last week regarding the possible effects of anti-shoplifting systems on pacemaker and defibrillator patients.	
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 A new law closes a loophole in bankruptcy rules, creating a win-win-win situation for consumers, car dealerships and many lending institutions, observers say.
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 A Japanese auto-chemical makers' association is preparing to help its member companies cope with possible troubles caused by "faulty products" under the PL (Product Liability) Law set to be enforced in July.
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 WASHINGTON -- In response to reports that anti-theft systems could occasionally interfere with the function of pacemakers and other internal medical devices, members of the medical industry, anti-theft system manufacturers and the Food and Drug Administration here have joined forces to create a plan that is expected to alleviate concerns regarding the technologies.
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 To understand the current shape of automobile loans on the Internet, look at online
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 Importer of BMW cars to Israel, Kamor, has criticized the standard of protection afforded by conventional anti-theft systems for cars.
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 SEOUL, KOREA, 1997 JAN 3 (NB) -- By Yoo Cheong-mo. Are you afraid of having your car stolen? A
33. **Start-up touts anti-theft car card. (Dealer Security Systems Inc)** ☐  
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 A start-up technology company in Rancho Cordova is racing to get a lock on the market for a new keyless locking system for cars.
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 The Ministry of Finance (MOF) will permit by this fall sale to Japanese institutional investors of securitized auto-loan portfolios of foreign financial institutions.
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 FEAR IS A GREAT motivator. Consider the businessman who strikes out on his own and succeeds from
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 Competition Commission 2 July
37. **Brazilian Hardware Association Adopts Sensormatic's Acousto-Magnetic Technology as Standard for Electronic Anti-theft Protection.** ☐  
 47% *Business Wire* • 08/04/99 • 3 pages (640 words) • [SUMMARY](#)  
 ANAMACO - the National Association of Construction Materials Retailers in Brazil, a trade group representing all construction materials resellers such as home center, hardware, construction materials and lumber in Brazil, announced today its decision to adopt Sensormatic Electronics Corporation's (NYSE:SRM) acousto-magnetic technology - tradenamed UltraMax(R) -- as the standard for electronic anti-theft protection for source tagging in Brazil.
38. **Peripheral Connections Inc. to Acquire UK Telematrix Company.** ☐  
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 LONDON--(BUSINESS WIRE)--March 19, 1998--The board of directors of Peripheral Connections Inc.
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 PERTH, Australia, Nov. 16 /PRNewswire/ -- Orbital Engine Corporation Limited (NYSE: OE; ASX: OEC)

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	<i>Business Wire</i> • 11/17/98 • 2 pages (390 words) • <u>SUMMARY</u> Hailing the American Heart Association's (AHA) declaration this week that "individuals should not be unduly concerned" about interactions between anti-theft systems and implanted medical devices such as pacemakers and defibrillators, Sensormatic Electronics Corp.	
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43. 46%	<b><u>VW Beetle returns to U.S. shores; price is a nice surprise at \$15,700. (includes related article on Volkswagen's manufacturing plans)</u></b>	<input type="checkbox"/>
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47. 45%	<b><u>Sensormatic Comments on FDA Physician Advisory Letter.</u></b>	<input type="checkbox"/>
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48. 45%	<b><u>Sensormatic Urges Heart Patients and Doctors to Read New Advisory on Anti-Theft Systems</u></b>	<input type="checkbox"/>
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	<i>Global Positioning &amp; Navigation News</i> • 04/22/98 • 4 pages (810 words) • <u>SUMMARY</u> At the Orbcomm Global Solutions Conference earlier this month, Magellan Corp. [ORBI] rolled out a	



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57. 44%	<b>Mitsubishi Elect. - Final Results</b>	<input type="checkbox"/>
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59. 44%	<b>REPO MAN SEEKS RESPECT: INDUSTRY'S IMAGE IS SHAKY, BUT ITS ROLE IS CRUCIAL FOR LENDERS.</b>	<input type="checkbox"/>
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







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